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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/082,171	02/25/2002	Marjorie Faith Zarin	03292.101250	8691
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EXAMINER				
NEWTON, JARED W				
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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

### Office Action Summary

**Application No.**

10/082,171

**Applicant(s)**

ZARIN ET AL.

**Examiner**

JARED W. NEWTON

**Art Unit**

3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 14 November 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 59-67, 69-75, 77-81, 83-91, 93-105 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 59-67, 69-75, 77-81, 83-91, 93-105 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_

## **DETAILED ACTION**

### ***Continued Examination Under 37 CFR 1.114***

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on November 14, 2007 has been entered.

Claims 59 and 83 are amended; claims 59-67, 69-75, 77-81, 83-91 and 93-105 are pending.

### ***Claim Rejections - 35 USC § 112***

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claim 100 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

The term "normal" in claim 100 is a relative term which renders the claim indefinite. The term "normal" is not defined by the claim, the specification does not provide a standard for ascertaining the requisite degree, and one of ordinary skill in the art would not be reasonably apprised of the scope of the invention.

***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 59-67, 77-81, 83-91 and 100-105 are rejected under 35 U.S.C. 102(e) as being anticipated by US Patent Application Publication No. 2002/0156723 to Lilly et al. (hereafter Lilly).

**In regard to claim 59**, Lilly discloses a computer implemented method for facilitating a transaction account approval, the method comprising the steps of:

receiving an access code 720A (see FIG. 7A);

determining, based on the access code, whether an accessing party is a pre-existing customer (see [0111-0114] -- Lilly recites,

"Once the customer has completed shopping at the web site, the customer may decide to check out ... Server 612 recognizes the customer's request to complete the transaction and redirects processing to a credit card issuer offer decision processes (Step 718A) ... Once management information system receives the appropriate credit card information, it analyzes the card information against data stored in customer registration database 616 (Step 720A) ... [I]n the event the customer has not been offered an extra credit line, (Step 722A; YES), an extra

credit line offer page is generated based on the features previously described herein. The offer may be generated based on the features previously described herein.”

In view of this recitation, it is inherent that the system must first determine whether the “customer” is an existing customer (who is eligible for an account upgrade), or a new customer (who is eligible for a new account), and that that determination is based on the access signal received.

Lilly further discloses determining, if the accessing party is a pre-existing customer, whether at least one pre-approved offer customized for the pre-existing customer exists (see [0039]-[0043] -- Lilly recites, “The offers may vary for each customer based on the credit worthiness determined in Step 210 (see FIG. 2).

**In regard to claim 60**, Lilly further discloses the accessing party as a pre-existing customer and the step of determining whether at least one pre-approved offer exists for the pre-existing customer further comprises matching the access code to a pre-existing customer profile (see [0053] – [0054]) in a pre-existing customer database (see [0012]).

**In regard to claim 61**, Lilly further discloses the pre-approved offer as associated with the pre-existing customer profile (see [0054]).

**In regard to claim 62**, Lilly further discloses providing the pre-approved offer in an application for a transaction account (see e.g. [0109]).

**In regard to claim 63**, Lilly further discloses the step of providing the customer profile in the form of a plurality of modifiable entry fields (see [0053] – [0056]).

**In regard to claim 64**, Lilly further discloses the step of allowing the customer to validate his profile (see [0057]).

**In regard to claim 65**, Lilly further discloses the step of approving the application for the transaction account, wherein the approving step is performed in real-time and wherein the transaction account is associated with transaction account information (see [0114]).

**In regard to claim 66**, the method disclosed by Lilly includes providing transaction account information.

**In regard to claim 67**, the method disclosed by Lilly includes modification of the data entry fields (see [0065]).

**In regard to claims 77-81**, Lilly discloses the limitations as set forth above, and further discloses the method as applied to prospective customers who are not existing customers of the credit issuer.

**In regard to claims 83-91 and 101-105**, the claimed limitations are deemed anticipated by the Lilly reference as applied to claims 59-67 and 77-81 above. Lilly discloses the method as set forth in those rejections and further discloses a system, including a plurality of servers and customer interfaces for carrying out the method (see e.g. [0069] and [0100]).

**In regard to claim 100, *insomuch as understood in view of the 35 U.S.C. § 112 Rejections above***, Lilly further discloses the system as capable of processing a normal credit application under normal conditions.

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 69-75 and 93-99 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lilly, as applied to claims 59-67, 77-81, 83-91 and 101-105 above, alone.

**In regard to claim 69**, Lilly discloses the receipt of an access code as set forth above in the rejection of claim 59, and further discloses the generation of customized offers for individual customers (see [0043] – [0045]), wherein said offers are stored in and processed by a credit issuer database 1300 (see [0039]). Lilly does not explicitly disclose matching the access code to a pre-approval code. However, it would have been obvious to one of ordinary skill in the art at the time of the invention to associate the access codes received with a pre-approval code, or identifier that associates an individual customer with the offer customized for him. It is well known in the art of database storage to associate a code or identifier, which represents a first segment of information, with a data entry that represents a second segment of information, in order to store information more efficiently and to search for information more easily. For instance, if each pre-approved offer disclosed by Lilly included an identifier, and the identifier of each offer was associated with a customer's access code in the database 1300, then the credit issuer would be able to quickly access the offers available to a

customer each time the customer's access code is received. Such a storage method is well known and commonly employed for associating a customer with financial data, credit data, geographical data, and the like.

**In regard to claim 70**, Lilly further discloses providing the pre-approved offer in an application for a transaction account (see e.g. [0109]).

**In regard to claim 71**, Lilly further discloses the step of providing the customer profile in the form of a plurality of modifiable entry fields (see [0053] – [0056]).

**In regard to claim 72**, Lilly further discloses the step of allowing the customer to validate his profile (see [0057]).

**In regard to claim 73**, Lilly further discloses the step of approving the application for the transaction account, wherein the approving step is performed in real-time and wherein the transaction account is associated with transaction account information (see [0114]).

**In regard to claim 74**, the method disclosed by Lilly includes providing transaction account information.

**In regard to claim 75**, the method disclosed by Lilly includes modification of the data entry fields (see [0065]).

**In regard to claims 93-99**, the claimed limitations are deemed unpatentable over the Lilly reference as applied above. Lilly discloses the method as set forth in those rejections and further discloses a system, including a plurality of servers and customer interfaces for carrying out the method (see e.g. [0069] and [0100]).



With respect to the above rejections, the Examiner has cited particular portions of the reference(s), and although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested that the Applicant consider each cited reference in its entirety as potentially teaching the limitations of the claimed invention.

### ***Response to Arguments***

Applicant's arguments with respect to claims 59 and 83, filed November 14, 2007, have been considered but are moot in view of the new ground(s) of rejection. It is noted that the rejections set forth in this Action rely on the Lilly reference, which was relied upon in the Non-Final Rejection mailed October 27, 2006, and subsequently replaced with new grounds of rejection in response to the Amendments filed March 27, 2007. In view of further examination of the Lilly reference, it is deemed applicable to the present claims as set forth above.

### ***Conclusion***

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

- US Patent No. 6,324,524 to Lent et al.
- US Patent No. 6,898,570 to Tedesco et al.
- US Patent No. 7,054,830 to Eggleston et al.

- US Patent Application Publication No. 2004/0117300 to Jones et al.
- Bloom, "Sears Plans New Flavors," American Banker. New York: Sep. 25, 1998. Vol. 163, Iss. 184; pg. 8;
- "e-Rewards™ Launches 'By Invitation Only' E-mail Rewards Program," PR Newswire. New York: Mar. 8, 2000. pg. 1;
- Harris, "Fight the cost of acquiring customers by making the most of older accounts," Card Marketing. New York: Jan/Feb 2001. Vol. 5, Iss. 1; pg. 30;
- Fickenscher, "Card Issuers Try Old Trick to Get New Business," American Banker. New York: Feb 29, 2000. Vol. 165, Iss. 40; pg. 1;

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JARED W. NEWTON whose telephone number is (571)272-2952. The examiner can normally be reached on M-F 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/James A. Kramer/  
Supervisory Patent Examiner, Art Unit 3693

JWN  
January 17, 2008